

Form RSC

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 7  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 21-70307-JAD**

Date Converted:

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Brian A Lauritsen  
dba Lauritsen Transport LLC, dba  
Lauritsen Transport  
130 E 21st Ave  
Altoona, PA 16601

Bobbie M Lauritsen  
130 E 21st Ave  
Altoona, PA 16601

Social Security No.:

xxx-xx-9465

xxx-xx-4502

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Lawrence W. Willis  
Willis & Associates  
201 Penn Center Blvd  
Suite 310  
Pittsburgh, PA 15235  
Telephone number: 412-235-1721

NAME/ADDRESS OF TRUSTEE

Lisa M. Swope, Chapter 7 Trustee  
Neugebauer & Swope, P.C.  
219 South Center Street  
P. O. Box 270  
Ebensburg, PA 15931  
Telephone number: 814-472-7151

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

January 23, 2023

08:30 AM

341 Meeting will be conducted by phone, please consult  
the docket or, case trustee for call information.

**FAILURE OF THE DEBTOR(S) TO APPEAR AT THE MEETING OF  
CREDITORS WILL RESULT IN AN ORDER TO SHOW CAUSE WHY  
THE CASE SHOULD NOT BE DISMISSED.**

Dated: 12/13/22

BY THE COURT

Jeffery A. Deller  
Judge

In re:  
Brian A Lauritsen  
Bobbie M Lauritsen  
Debtors

Case No. 21-70307-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 13, 2022

User: auto  
Form ID: rsc

Page 1 of 5  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian A Lauritsen, Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
cr	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15399216	+ Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15399219	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15399234	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15399238	+ Law Office Of Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15399239	+ McKenzie Banking Company, P.O. Box 220, Mc Kenzie, TN 38201-0220
15419174	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
15399240	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15399241	+ On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15400916	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Building, 437 Grant St., 14th Floor, Pittsburgh, PA 15219
15399242	+ Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838
15550902	+ Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh PA 15235-5407

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2022 00:01:49	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 14 2022 00:01:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 13 2022 23:48:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15399215	+ Email/Text: backoffice@affirm.com	Dec 13 2022 23:49:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15399217	+ Email/Text: ally@ebn.phinsolutions.com	Dec 13 2022 23:48:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15404364	Email/PDF: bncnotices@becket-lee.com	Dec 14 2022 00:02:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15403007	+ Email/Text: bknotices@bankofthewest.com	Dec 13 2022 23:48:42	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON, CA 94583-4213

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15399218	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 13 2022 23:48:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15400317	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 13 2022 23:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15401665	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 13 2022 23:48:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15402069	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 13 2022 23:48:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15399225	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 13 2022 23:48:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15399220	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 14 2022 00:02:05	Cach LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15399221	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 14 2022 00:02:03	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15399222	+ Email/Text: bankruptcy@capvs.com	Dec 13 2022 23:48:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399223	+ Email/Text: bankruptcy@capvs.com	Dec 13 2022 23:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15399224	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:01:53	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15399226	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2022 23:48:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15399227	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2022 23:48:00	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15399228	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2022 23:48:00	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15399229	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2022 23:48:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15399230	+ Email/Text: BKPT@cfna.com	Dec 13 2022 23:48:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15399231	Email/Text: mrdiscen@discover.com	Dec 13 2022 23:48:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15399232	+ Email/Text: mrdiscen@discover.com	Dec 13 2022 23:48:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15440311	Email/Text: EBNBKNOT@ford.com	Dec 13 2022 23:49:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15399233	+ Email/Text: SAABankruptcy@fcbanking.com	Dec 13 2022 23:48:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15403510	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Dec 13 2022 23:48:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15409178	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2022 00:02:03	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
15399235	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2022 00:01:42	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101
15399236	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2022 00:01:42	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15404647	^ MEBN	Dec 13 2022 23:45:20	LAKEVIEW LOAN SERVICING, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15407392	+ Email/Text: lcarson@hatlawfirm.com	Dec 13 2022 23:49:00	McKenzie Banking Company, c/o Hagwood and Tipton, P.C., P.O. Box 726, Paris, TN 38242-0726
15399244	Email/Text: Bankruptcy@swiftcapital.com		

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		Dec 13 2022 23:48:00	SWIFT FINANCIAL, LLC, 3505 Silverside Rd, Wilmington, DE 19810
15508934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2022 00:02:15	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15419359	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2022 00:01:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15402007	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2022 23:48:00	Quantum3 Group LLC as agent for, JHPDE SPV II LLC, PO Box 788, Kirkland, WA 98083-0788
15409124	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2022 23:48:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15399243	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2022 23:48:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15399245	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:04	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15399246	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:15	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15399248	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:14	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15399249	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:15	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15399250	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:14	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15399251	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:14	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15399252	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:01:48	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15419469	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15399401	+ Email/PDF: gecsedl@recoverycorp.com	Dec 14 2022 00:02:03	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15399253	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 13 2022 23:48:00	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
15399254	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:01:53	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15399255	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 13 2022 23:48:00	Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601
15405803	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 13 2022 23:48:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15399256	^ MEBN	Dec 13 2022 23:45:32	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 54

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company, LLC
cr		Harley-Davidson Credit Corp.
cr		JPMORGAN Chase Bank, National Association
cr		LAKEVIEW LOAN SERVICING, LLC

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cr		Swift Financial, LLC, as servicing agent for WebBa
cr		Toyota Motor Credit Corporation
15403106		Ford Motor Credit Company, LLC
15399237		Lakeview Loan Servicing, LLC, PO Box 840, NY 14200
15399247		Synco/home Dsn Outdr L
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15404365	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15399994	*+	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 9 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor JPMORGAN Chase Bank National Association logsecf@logs.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Keri P. Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor Harley-Davidson Credit Corp. kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kristen D. Little	on behalf of Creditor JPMORGAN Chase Bank National Association kdlittleecf@gmail.com
Lawrence W. Willis	on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
S. James Wallace	

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on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

Thomas E. Reilly

on behalf of Creditor Swift Financial LLC, as servicing agent for WebBank [ecf@tomreillylaw.com](mailto:ecf@tomreillylaw.com)

TOTAL: 14